

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re: Teramani, Deborah M

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Case No. 07 B 07685

Debtor

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/27/2007.

2) The plan was confirmed on 07/16/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2008 and 03/23/2009.

5) The case was dismissed on 03/23/2009.

6) Number of months from filing or conversion to last payment: 18.

7) Number of months case was pending: 25.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$20,975.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,038.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$16,038.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$961.38
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$961.38

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	\$324,956.22	\$323,083.62	\$323,083.62	\$0	\$0
American Home Mortgage Servicing	Secured	\$31,907.93	\$31,907.93	\$31,907.93	\$9,956.62	\$0
CitiFinancial	Secured	\$15,888.93	\$15,500.61	\$15,500.61	\$0	\$0
CitiFinancial	Secured	NA	\$10,074.00	\$10,074.00	\$5,120.00	\$0
CitiFinancial	Secured	\$0	\$359.20	\$359.20	\$0	\$0
CitiFinancial	Secured	\$15,888.93	NA	NA	\$0	\$0
Dell Financial Services, Inc	Secured	NA	\$200.00	\$200.00	\$0	\$0
Alexian Brothers Medical Center	Unsecured	\$12,496.75	\$806.90	\$806.90	\$0	\$0
Brinks Home Security	Unsecured	\$255.92	NA	NA	\$0	\$0
Capital One	Unsecured	NA	\$961.31	\$961.31	\$0	\$0
Capital One	Unsecured	\$1,495.21	\$647.14	\$647.14	\$0	\$0
Credit Bank	Unsecured	\$729.03	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,727.24	\$1,420.02	\$1,420.02	\$0	\$0
DP Landscaping Inc	Unsecured	\$529.00	NA	NA	\$0	\$0
Elk Grove Cardiology Associates	Unsecured	\$815.00	NA	NA	\$0	\$0
Mea Elk Grove LLC	Unsecured	\$3,250.94	NA	NA	\$0	\$0
Midwest Verizon Wireless	Unsecured	\$2,182.42	\$3,380.58	\$3,380.58	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Northwest Community Hospital	Unsecured	\$456.00	NA	NA	\$0	\$0
Premier Bankcard	Unsecured	\$1,559.52	\$806.91	\$806.91	\$0	\$0
Premier Bankcard	Unsecured	NA	\$901.75	\$901.75	\$0	\$0
Tru Green Chemlawn	Unsecured	\$346.85	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$323,083.62	\$0	\$0
Mortgage Arrearage	\$32,267.13	\$9,956.62	\$0
Debt Secured by Vehicle	\$25,574.61	\$5,120.00	\$0
All Other Secured	\$200.00	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$381,125.36</b>	<b>\$15,076.62</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,924.61</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$961.38
Disbursements to Creditors	\$15,076.62
<b>TOTAL DISBURSEMENTS:</b>	<b>\$16,038.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 5, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.